

<b>Notice of Allowability</b>	Application No.	Applicant(s)
	09/909,866	STENDER ET AL.
	Examiner	Art Unit
	Russell S. Glass	3626

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS**. This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1.  This communication is responsive to App. Amend (6/4/2007) and Ex. Amend. (9/4/2007).

2.  The allowed claim(s) is/are 12, 14-19, 22-38.

3.  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)  All b)  Some\* c)  None of the:

1.  Certified copies of the priority documents have been received.

2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.

3.  Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4.  A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5.  CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.

(a)  including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached  
1)  hereto or 2)  to Paper No./Mail Date \_\_\_\_\_.

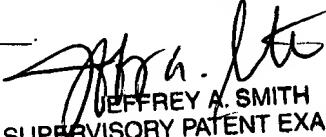
(b)  including changes required by the attached Examiner's Amendment / Comment or in the Office action of  
Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6.  DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

#### Attachment(s)

- 1.  Notice of References Cited (PTO-892)
- 2.  Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3.  Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date 10/26/2006, 3/6/2007
- 4.  Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
- 5.  Notice of Informal Patent Application
- 6.  Interview Summary (PTO-413),  
Paper No./Mail Date 9/4/2007
- 7.  Examiner's Amendment/Comment
- 8.  Examiner's Statement of Reasons for Allowance
- 9.  Other \_\_\_\_\_

  
JEFFREY A. SMITH  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600

### **EXAMINER'S AMENDMENT**

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Irah Donner on 8/31/2007.

The Application has been amended as follows:

#### **In The Title:**

The title has been changed to read as follows:

--Method For Providing Web-Based Insurance Data Processing Services To Users--

#### **In The Claims:**

The claims have been amended as follows:

Claims 1-11 (Cancelled).

12. (Currently Amended) A method for providing remote access to insurance applications via an insurance data processing application with a web-based user interface, comprising:

receiving a first request from a first user to use the web-based user interface to access a

plurality of insurance applications comprising at least one legacy insurance application for administering an insurance policy;

when the first request has the authorization to access the legacy insurance application, employing a legacy application wrapper to display a Web-based GUI screen for the legacy insurance application, wherein the screen displays a listing of actions and additional screens that are accessible for the legacy insurance application;

verifying that the first request includes a first authorization to use the web-based user interface;

upon successful verification of the first authorization, granting the first request to use the web-based user interface;

prompting a selection to establish a connection for the first request to use the web-based user interface if the first request represents the first time that the web-based user interface is used, and downloading files to a source of the first request;

receiving a second request from the first user to access a particular one of the plurality of insurance applications via the web-based user interface;

verifying that the second request includes a second authorization to the particular insurance application;

if the second authorization is successfully verified, granting the second request to access the particular insurance application of the plurality of insurance applications, including

providing a search screen that can perform a search of insurance accounts;

receiving a search command from the search screen;

performing the account search based on the search command;

listing results of the account search on the search screen; and

providing options to select one of the search results and to create a new account name; and

if the second authorization cannot be verified, displaying a notice denying access to the particular insurance application of the plurality of insurance applications and providing an option to refer the particular insurance application to a second user that has the authorization to access the particular insurance application.

13. (Cancelled).

14. (Original) The method of claim 13, wherein the particular insurance application comprises a commercial-lines insurance policy.

15. (Previously Amended) The method of claim 12, wherein the plurality of insurance applications resides in at least one mainframe data processing system.

16. (Original) The method of claim 12, wherein granting the first request to use the web-based user interface comprises:

displaying a welcome screen customized for the first request based on identity of the first request as derived from verifying the first authorization.

17. (Original) The method of claim 16, wherein the welcome screen includes at least one marketing message.

18. (Original) The method of claim 16, wherein the welcome screen includes options to print out forms, to establish an insurance account or issue an insurance policy, and to exit the web-based user interface.

19. (Original) The method of claim 12, wherein granting the second request to access the particular insurance application comprises:

providing options to add a new insurance policy, to modify a quote on an insurance policy of record, to refer a quote on an insurance policy of record, to issue an insurance policy of record, and to purge a quote on an insurance policy of record; and receiving a selection of one of the options.

20. (Cancelled).

21. (Cancelled).

22. (Original) The method of claim 19, wherein receiving a selection of one of the options comprises:

receiving a selection to modify the quote on the insurance policy of record; and displaying a first screen showing a first directory of available screens for the quote on the insurance policy of record.

23. (Original) The method of claim 22, wherein the first directory of available screens for the quote on insurance policy of record includes a direct link to each of the available screens.

24. (Original) The method of claim 22, wherein receiving a selection of one of the options

further comprises:

displaying on the first screen a second directory of available screens for the quote on the insurance policy of record.

25. (Original) The method of claim 24, wherein the second directory includes a direct link to at least an action available in one of the available screens for the quote on the insurance policy of record.

26. (Original) The method of claim 19, wherein receiving a selection of one of the options comprises:

receiving a selection to issue the insurance policy of record; and displaying a first screen showing a first directory of available screens for the issue of the insurance policy of record.

27. (Original) The method of claim 26, wherein the first directory of available screens for

the insurance policy issue includes a direct link to at least one of the available screens for the issue of the insurance policy of record.

28. (Currently Amended) The method of claim 26, wherein ~~wherein~~ receiving a selection of one of the options further comprises:

displaying on the first screen a second directory of available screens for the issue of the insurance policy of record.

29. (Original) The method of claim 28, wherein the second directory includes at least a direct link to an action available in one of the available screens for the issue of the insurance policy of record.

30. (Currently Amended) The method of claim 12, wherein the wrapper comprises a rule engine executing a plurality of business rule sets, and each business rule set enables the wrapper to interface with one legacy insurance application.

31. (Currently Amended) The method of claim 31 12, wherein the wrapper presents a unified web-based GUI for a plurality of legacy insurance applications, and wherein communication between legacy applications is handled by the wrapper through a messaging protocol.

32. (Previously Presented) The method of claim 31, wherein the plurality of business rule sets are stored in an information management system, wherein the information management system provides the business rule sets to the wrapper.

33. (Currently Amended) The method of claim 12, further comprising recording the list of screens within the legacy insurance application that the first user has accessed.

34. (Previously Presented) The method of claim 31, further comprising displaying a link within the Web-based GUI screen for displaying a screen of one or more direct links to screens of the legacy insurance application that the first user has accessed.

35. (Currently Amended) The method of claim 12, further comprising dynamic display of a next display based on previous insurance related content in a prior display.

36. (Currently Amended) The method of claim 12, wherein the wrapper comprises a rule engine executing rules based on a question and answer flow, the wrapper providing a dynamic display of insurance related content based on results of the rule execution engine.

37. (Currently Amended) The method of claim 12, where the wrapper comprises a rule engine executing rules based on a question and answer flow, the wrapper providing a dynamic display of insurance related content in a next display based on insurance related answers to questions provided in a prior display.

38. (Currently Amended) The method of claims 37, wherein the dynamic display of insurance related content in the next display includes rate information.

39. (Cancelled).

#### EXAMINER COMMENTS

In view of Applicant's Arguments submitted on 6/4/2007 and the attached examiner's amendment, the rejection of the last office action is withdrawn, and the claims have been determined to be allowable.

### **CONCLUSION**

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure is as follows: JP 04054666A, Sumino, Akira, February 21, 1992, discloses an insurance premium calculating device.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Russell S. Glass whose telephone number is 571-272-3132. The examiner can normally be reached on M-F 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on 571-272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

RSG  
9/4/2007

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